



## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
[www.uspto.gov](http://www.uspto.gov)

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/737,035	12/14/2000	Christopher D. Johnson	85CF-00102

## CONFIRMATION NO. 7875

## FORMALITIES LETTER



\*OC000000005774848\*

John S. Beulick  
Armstrong Teasdale LLP  
One Metropolitan Sq., Suite 2600  
St. Louis, MO 63102

Date Mailed: 02/16/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

## FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
  
- **The balance due by applicant is \$ 130.**

The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
  - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

The following item(s) appear to have been omitted from the application:

- Figure(s) 14 described in the specification. 1      04/18/2001 SDENB0B1 00000009 012384 09737035  
01 FC:105                  130.00 CH



I. Should applicant contend that the above-noted omitted item(s) was in fact deposited in the Patent and Trademark Office (PTO) with the nonprovisional application papers, a copy of this Notice and a petition (and \$130.00 petition fee (37 CFR 1.17(i))) with evidence of such deposit **must** be filed within **TWO MONTHS** of the date of this Notice. The petition fee will be refunded if it is determined that the item(s) was received by the PTO.

II. Should applicant desire to supply the omitted item(s) and accept the date that such omitted item(s) was filed in the PTO as the filing date of the above-identified application, a copy of this Notice, the omitted item(s) (with a supplemental oath or declaration in compliance with 37 CFR 1.63 and 1.64 referring to such items), and a petition under 37 CFR 1.182 (with the \$130.00 petition fee (37 CFR 1.17(h)) requesting the later filing date **must** be filed within **TWO MONTHS** of the date of this Notice.

III. The failure to file a petition (and petition fee) under the above options (I) or (II) within **TWO MONTHS** of the date of this Notice (37 CFR 1.181(f)) will be treated as a constructive acceptance by the applicant of the application as deposited in the PTO. **THIS TWO MONTH PERIOD IS NOT EXTENDABLE UNDER 37 CFR 1.136(a) or (b).** In the absence of a timely filed petition in reply to this Notice, the application will maintain a filing date as of the date of deposit of the application papers in the PTO, and original application papers (*i.e.*, the original disclosure of the invention) will include only those application papers present in the PTO on the date of deposit.

In the event that applicant elects not to take action pursuant to options (I) or (II) above (thereby constructively electing option (III)), amendment of the specification to renumber the pages consecutively and cancel incomplete sentences caused by any omitted page(s), and/or amendment of the specification to cancel all references to any omitted drawing(s), relabel the drawing figures to be numbered consecutively (if necessary), and correct the references in the specification to the drawing figures to correspond with any relabelled drawing figures, is required. Any drawing changes should be accompanied by a copy of the drawing figures showing the proposed changes in red ink. Such amendment and/or correction to the drawing figures, if necessary, should be by way of preliminary amendment submitted prior to the first Office action to avoid delays in the prosecution of the application.

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*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



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PATENT  
85CF-00102  
*446*

IN THE UNITED STATES OFFICE OF PATENTS AND TRADEMARKS

Applicant: Johnson et al.

Serial Number: 09/737,035

Filed: December 14, 2000

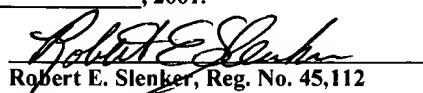
For: METHODS AND APPARATUS FOR  
AUTOMATED UNDERWRITING OF  
SEGMENTABLE PORTFOLIO ASSETS

: Group Art Unit: 2164

: Examiner:

**CERTIFICATE OF MAILING**

I certify that this correspondence is being deposited with the  
United States Postal Service as first class mail in an envelope  
addressed to: Assistant Commissioner for Patents, Attention: Box  
Missing Parts, Washington, D.C. 20231, on  
APR 11, 2001.

  
Robert E. Slenker, Reg. No. 45,112

**^ RESPONSE TO NOTICE TO FILE MISSING PARTS**

Attention: Box Missing Parts  
Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In response to the Notice to File Missing Parts of Nonprovisional Application dated February 16, 2001 (copy enclosed), enclosed is are fully executed Declarations and Power of Attorney. Also enclosed are fourteen (14) sheets of formal drawings and the Part 2 - copy to be returned with response of the Notice to File Missing Parts of Application.

A copy of a Preliminary Amendment and Request For Approval Of Drawing Changes, filed April 11, 2001, are enclosed herewith. The Preliminary Amendment corrects an original, informal drawing submitted with the patent application which was marked as "Figure 9". The correct marking for the drawing, as described in the Preliminary Amendment is "FIG. 14". The formal drawings submitted herein incorporate the change of the Preliminary Amendment.



PATENT  
85CF-00102

The Commissioner is hereby authorized to charge the surcharge of \$130 to Deposit  
Account Number 01-2384. A duplicate copy of this letter is enclosed.

Respectfully submitted,

  
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Robert E. Slenker, Reg. No. 45,112  
ARMSTRONG TEASDALE LLP  
One Metropolitan Square, Suite 2600  
St. Louis, Missouri 63102-2740  
(314) 621-5070



THE UNITED STATES PATENT OFFICE IS REQUESTED TO IMPRESS ITS STAMP ON THIS CARD AND PLACE SAME IN THE OUTGOING MAIL TO SHOW THE FOLLOWING PAPERS HAVE BEEN RECEIVED.

Atty. Dkt. No.: 85CF-00102 (17243-4)  
Application of: Johnson et al.  
Serial No. 09/737,035  
Filed: December 14, 2000  
For: METHODS AND APPARATUS FOR AUTOMATED UNDERWRITING OF  
SEGMENTABLE PORTFOLIO ASSETS

Enclosed:

Preliminary Amendment (2 pgs.)  
Request For Approval Of Drawing Changes (1 pg.)  
Copy Of Revised Drawing (2 pgs.)

RES/lfi

Mailed: April 11, 2001



85CF-00102  
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson et al.

Serial No.: 09/737,035

Filed: December 14, 2000

**For: METHODS AND APPARATUS  
FOR AUTOMATED  
UNDERWRITING OF  
SEGMENTABLE PORTFOLIO  
ASSETS**

Art Unit: 2164

**Examiner:**

**CERTIFICATE OF MAILING**

I certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on

Robert E. Slenker  
Robert E. Slenker  
Reg. No. 45-112

## **REQUEST FOR APPROVAL OF DRAWING CHANGES**

Hon. Assistant Commissioner for Patents  
Washington, D.C. 20231

Submitted herewith is a copy of drawing sheet 9 in the above referenced patent application showing proposed drawing changes. Specifically, the legend "Figure 9" has been replaced with the legend "FIG. 14".

Applicants respectfully request approval of the indicated drawing changes.

Respectfully Submitted,

Robert E. Sander

~~Robert E. Slenker~~

Registration No. 45,112

## ARMSTRONG TEAM

## One Metropolitan Square, Suite

St. Louis, Missouri 63102-2740